

Account Currency Options	VND	USD	AUD
Fees listed in same currency as account and are exclusive of 10% VAT			
<b>Flexi Access Account</b>			
<b>Account Fees</b>			
Maintenance fee per account holder (monthly)	Free	Free	Free
Minimum opening balance	1,000,000	0	0
Account opening fee	Free	Free	Free
Account closing (within 12 months of opening)	500,000	25	25
<b>Cash Transaction Fees</b>			
Deposits in VND	Free	FX conversion to USD	FX conversion to AUD
in foreign currencies	FX conversion to VND, no fee	Free	Free
Withdrawals in VND	Free	FX conversion to VND, no fee	FX conversion to VND, no fee
in foreign currencies	N/A	0.20% (min 2)	0.20% (min 2)
within 2 working days of depositing (for amount from VND500,000,000)	0.05% (min 250,000, max 2,500,000)	N/A	N/A
Margin of exchange AUD in cash for international transfer to Australia	VND50/01 AUD VND30/01 AUD (if AUD source from Savings Deposit at the Bank from 03 continuous months in history)	FX rate applicable	FX rate applicable
Cash in foreign currencies CommBank Group customers	0.30% (min 20,000)	0.30% (min 1)	0.30% (min 1)
Non – Customers	0.30% (min 40,000)	0.30% (min 2)	0.30% (min 2)
<b>General Services</b>			
<b>Bank Confirmation</b>			
Remittance confirmation	100,000	5	5
Balance certificate	100,000	5	5
Advice on carrying foreign currency abroad	100,000	5	5
Account confirmation	100,000	5	5
Saving Deposit Certificate re-issuance	100,000	5	5
<b>Statements</b>			
Email statement (monthly)	20,000	1	1
Additional copies (per statement per month)			
In-Branch collection	20,000	1	1
Delivery within Vietnam	30,000 + communication fee	1.5 + communication fee	1.5 + communication fee
Delivery outside Vietnam	30,000 + communication fee	1.5 + communication fee	1.5 + communication fee
<b>Investigations</b>			
Documents within past 12 months	40,000	2	2
Documents over 12 months old	400,000	20	20
<b>ATM Fees</b>			
<b>At CommBank ATMs in Vietnam</b>			
Withdrawals	Free	In VND and Free	In VND and Free
Balance enquiry	Free	Free	Free
Funds transfer (to CommBank HCMC Branch's accounts)	Free	Free	Free
<b>At CommBank ATMs in Australia</b>			
Withdrawals	60,000	3	3
Balance enquiry	20,000	1	1
<b>Through MasterCard network in Vietnam (*)</b>			
Withdrawals	Free	Free	Free
Balance enquiry	Free	Free	Free
Declined transaction	Free	Free	Free
Payment at Point of Sale (if acceptable)	Free	Free	Free
<b>Through MasterCard network at overseas</b>			
Withdrawals	80,000 + other service charge	4	4
Balance enquiry	15,000	0.75	0.75
Declined transaction	15,000	0.75	0.75
Payment at Point of Sale (if acceptable)	Free	Free	Free
<b>OTHER CARDS (Visa/Master Cards not issued by CommBank Vietnam)- Cash withdrawal at CommBank ATMs in Vietnam</b>			
Master Card and Visa Card issued in Vietnam		Free	
Master Card issued from overseas except CommBank key card		40,000 (VAT incl.)	
<b>Secure Investment Account and Savings Deposit</b>			
From Flexi Access Account to			

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Savings Deposit – 1 week term	Free	0.20% (min 2)	0.20% (min 2)
Savings Deposit – other terms	Free	0.10% (min 2)	0.10% (min 2)
Pre-matured withdrawals	Interest rate of VND Flexi Access Account applied for term held	Interest rate of USD Flexi Access Account applied for term held	Interest rate of AUD Flexi Access Account applied for term held
<b>Cheque Fees and Travellers Cheques</b>			
<b>AUD Cheques and Drafts</b>			
Collection	0.50% (min 200,000) + Other bank charges + communication fee	0.50% (min 10) + Other bank charges + communication fee	0.50% (min 10) + Other bank charges + communication fee
Dishonoured	1,000,000	50	50
<b>American Express Travellers Cheques</b>			
Encashment – Customers	2.00% (min 2)	2.00% (min 2)	2.00% (min 2)
Encashment – Non – Customers	2.00% (min 4)	2.00% (min 4)	2.00% (min 4)
<b>Payment Fees</b>			
<b>Inward Remittances</b>			
Inside Vietnam	Free	Free	Free
From overseas (#)			
Credit into account at CommBank	40,000	2	2
Advise & Pay (beneficiary presents ID) at CommBank HCMC Branch	0.05% (min 40,000)	0.20% (min 5)	0.20% (min 5)
at other banks in HCMC/Hanoi	50,000	5	5
at other banks outside HCMC/Hanoi	100,000	10	10
<b>Outward Remittances – In Branch</b>			
<u>Local transfers</u>			
Customers			
Within HCMC/Hanoi	0.02% (min 20,000; max 200,000)	1	1
Outside HCMC/Hanoi	0.03% (min 40,000, max 1,000,000)	0.10% (min 2, max 50)	0.10% (min 2, max 50)
Non – Customers			
Within HCMC/Hanoi	0.04% (min 40,000; max 400,000)	5	5
Outside HCMC/Hanoi	0.06% (min 80,000, max 2,000,000)	0.20% (min 10, max 200)	0.20% (min 10, max 200)
Amendment	40,000	2	2
Cancellation	40,000	2	2
<u>International transfers **</u>			
• Remittance fee			
Customers	0.20% (min 200,000, max 4,000,000)	0.20% (min 10, max 200)	0.20% (min 10, max 200)
Non – Customers	0.40% (min 400,000, max 8,000,000)	0.40% (min 20, max 400)	0.40% (min 20, max 400)
• Corresponding bank fee *** Remitter bears all charges (“OUR”)	Remittance fee +400,000 (for transaction in AUD)  Remittance fee +500,000 (for transaction in other currencies)	Remittance fee + 20 (for transaction in AUD)  Remittance fee + 25 (for transaction in other currencies)	Remittance fee + 20 (for transaction in AUD)  Remittance fee + 25 (for transaction in other currencies)
<i>(Not including Beneficiary bank fee for international transfer to US)</i>			
Amendment	300,000	15	15
Cancellation	300,000	15	15
<b>Outward Remittances – myAccess online banking (Max. USD5,000/transaction and USD10,000/day)</b>			
<u>Local transfers</u>	16,000	0.8	0.8
<u>International transfers **</u>			
• Remittance fee			
Customers	100,000	5	5
• Corresponding bank fee *** Remitter bears all charges (“OUR”)	100,000 + 400,000 (for transaction in AUD)  100,000 + 500,000 (for transaction in other currencies)	5 + 20 (for transaction in AUD)  5 + 25 (for transaction in other currencies)	5 + 20 (for transaction in AUD)  5 + 25 (for transaction in other currencies)

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<b>Standing Order (Payment fees apply)</b>			
Establishment of a new standing order	100,000	5	5
Amendment of an existing standing order	100,000	5	5
<b>Miscellaneous Fees</b>			
<b>myAccess Online Banking</b>			
First security token (per unit)	300,000	15	15
Lost and/or replacement (per unit)	400,000	20	20
<b>ATM Card</b>			
First issuance	100,000	5	5
Lost and/or replacement (prior to card expiry date)	100,000	5	5
Investigation fee (fault caused by card holder)	200,000	10	10
PIN replacement fee	60,000	3	3
<b>SMS Notifications</b>			
End of month balance (per month)	5,000	0.25	0.25
Secure Investment Account lodgment	Free	Free	Free
Secure Investment Account/ Savings Deposit roll over	Free	Free	Free
Secure Investment Account/ Savings Deposit maturity	Free	Free	Free
Monthly loan payment	Free	Free	Free
Loan overdue	Free	Free	Free
<b>Communication Fees</b>			
<b>Facsimile (per page)</b>			
Inside Vietnam	30,000	1.5	1.5
Overseas	80,000	4	4
<b>Courier (per mail)</b>			
Inside Vietnam	500,000	2.5	2.5
Overseas	500,000	25	25
<b>Postage (per mail)</b>			
Inside Vietnam	30,000	1.5	1.5
Overseas	50,000	2.5	2.5
<b>Other service fees</b>			
Documentation copying and authenticating	200,000	NA	NA
Documentation arrangement	550,000	NA	NA

(\*) Acquiring banks would or would not apply any surcharge(s) from time to time. Please check before you transact. Subject to applied foreign exchange rates, the withdrawal amount and the debit amount may not be the same. Any withdrawal transactions in Dong from ATMs in Vietnam which incurred fees from Commonwealth Bank – Ho Chi Minh City Branch will be reverted on the next working day.

(\*\*) For international transfers, apart from the Remittance fee and Correspondence Bank fee, the payments may be subject to the fee charged by the beneficiary bank for inward payments and Commonwealth Bank of Australia – Ho Chi Minh City Branch is not responsible for confirming this fee.

(\*\*\*) All international transfers will be subject to the Correspondence Bank fee. Each correspondence bank will apply different fees to different transactions and Commonwealth Bank of Australia – Ho Chi Minh City Branch is not responsible for confirming this fee.

- If customer chooses “OUR”, the customer (remitter) will bear all fee and Commonwealth Bank of Australia – Ho Chi Minh City Branch will collect a fixed fee as indicated above.
- If customer chooses “SHA”, the customer (remitter) will bear the Remittance fee and the Beneficiary will bear the Correspondence Bank fee.
- If customer chooses “BEN”, the Beneficiary will bear all fees including Remittance fee and Correspondence Bank fee.

(#) Inward VND denominated remittances via NetCash (of Commonwealth Bank in Australia) for amounts up to AUD 10,000 or equivalent are free. Normal fees apply for transfer amounts more than AUD 10,000 or equivalent.

CommBank is the abbreviation of Commonwealth Bank of Australia.

This Retail Fee Schedule is applicable to personal and individual customers and non-customers who bank with Commonwealth Bank of Australia – Ho Chi Minh City Branch. The information in this Retail Fee Schedule is subject to change at our discretion and revealed at our branch and website. Full terms and conditions are available on request.

The above fees are exclusive of 10% valued added tax (VAT). Any applicable charges levied by our overseas affiliates, agents or banks involved in a transaction are additional to those fees listed above.

All accounts and transactions are subject to the regulations of the State Bank of Vietnam and the Laws of the Socialist Republic of Vietnam.

Please contact us if you would like more information on any of our products and services.

Commonwealth Bank of Australia - Ho Chi Minh City Branch

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